

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JOHN R RUIZ	§	Case No.: 08-20429
	JANE S RUIZ	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/05/2008.
- 2) This case was confirmed on 10/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/16/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2010, 07/07/2010.
- 5) The case was dismissed on 08/05/2010.
- 6) Number of months from filing to the last payment: 18
- 7) Number of months case was pending: 28
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 24,300.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,200.00
Less amount refunded to debtor	\$ 13.81
NET RECEIPTS	\$ 5,186.19

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,376.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 358.46
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,734.46**

Attorney fees paid and disclosed by debtor **\$ 124.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAS SERVICING C	SECURED	214,000.00	203,130.35	.00	.00	.00
AMERICAS SERVICING C	SECURED	13,500.00	15,079.00	1,162.63	1,162.63	.00
ASC	OTHER	NA	NA	NA	.00	.00
NUMARK CREDIT UNION	SECURED	2,500.00	2,593.22	.00	.00	.00
SCHOTTLER & ASSOCIAT	PRIORITY	3,376.00	NA	NA	.00	.00
SPRINT PC	UNSECURED	163.06	NA	NA	.00	.00
ALLSTATE INSURANCE C	UNSECURED	53.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	574.51	574.51	574.51	17.26	.00
ECAST SETTLEMENT COR	UNSECURED	595.24	595.24	595.24	17.88	.00
UNIVERSITY ANESTHESI	UNSECURED	840.90	NA	NA	.00	.00
CORTRUST BANK	UNSECURED	459.35	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	800.00	1,201.18	1,201.18	36.08	.00
AT&T	UNSECURED	73.31	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	808.08	1,144.92	1,144.92	34.39	.00
HSBC/CARSONS	UNSECURED	442.82	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	469.38	NA	NA	.00	.00
CREDIT ONE BANK	UNSECURED	458.14	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	383.02	NA	NA	.00	.00
ARMOR SYSTEMS CORP	UNSECURED	1,005.19	1,290.90	1,290.90	38.77	.00
ECAST SETTLEMENT COR	UNSECURED	857.15	965.75	965.75	29.01	.00
RUSH UNIVERSITY MEDI	UNSECURED	83.26	NA	NA	.00	.00
NICOR GAS	UNSECURED	500.00	427.28	427.28	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	80.62	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RUSH OAK PARK HOSPIT	UNSECURED	285.45	NA	NA	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	87.97	NA	NA	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	61.56	NA	NA	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	95.77	NA	NA	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	196.20	NA	NA	.00	.00
COMPUCREDIT CORPORAT	UNSECURED	500.00	618.80	618.80	18.59	.00
VEIN CARE CENTER	UNSECURED	1,351.44	1,351.44	1,351.44	40.59	.00
LVNV FUNDING	UNSECURED	767.22	852.23	852.23	25.60	.00
AMERICA SERVICING CO	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,029.84	1,029.84	30.93	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,162.63	1,162.63	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	1,162.63	1,162.63	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	10,052.09	289.10	.00

Disbursements:

Expenses of Administration	\$ 3,734.46	
Disbursements to Creditors	\$ 1,451.73	
TOTAL DISBURSEMENTS:		\$ 5,186.19

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.